

Certificate Number: 02998-NJ-DE-037167700

Bankruptcy Case Number: 23-10736



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 7, 2023, at 7:02 o'clock PM EST, Clifford A Gibbs completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 8, 2023 By: /s/Geaneen Herbin

Name: Geaneen Herbin

Title: Counselor